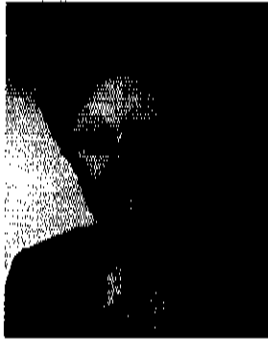


EXHIBIT A



Professional Profile

THE NORTON GROUP was organized by **Tomas J. Norton**, a Banker with over forty years experience in the financial community.

Tomas J. Norton, CFE

**PRESIDENT
THE NORTON GROUP
PRINCETON, NEW JERSEY**

CURRENT

Organized a successful management service firm which provides advisory support **Nation Wide** to the **Banking, Legal, Real Estate, Financial Service communities**, and investigates suspected fraud.

Assignments included:

- * Research and investigation of **a wide variety of irregularities and allegations**, concerning operations, of banking and other financial institutions. (Over 150 reports filed during the past 8 years.) **Case Summaries Available.**
- * **Providing Litigation Support and Expert testimony** on various banking and other issues. (Testimony in Federal and State Jurisdictions, Nationally.)
- * Provided **QUALITY CONTROL SERVICE** to several Banks and Mortgage Banking firms doing business in the Secondary Market.
- * **Chief Executive Officer of several Financial Services Firms**, with primary business in all forms of financing.
- * Developing expansion/action plans for merger, acquisition, sale of assets for financial institutions.
- * Management Advisor to several Financial Institutions in developing **Resolution Trust Corporation Acquisition Bid Programs.**
- * Provided **INTERIM MANAGEMENT** for Thrift institutions with major responsibility for finding an appropriate merger partner while maintaining current market share. (Several assignments).

- * Established several Service Corporation Subsidiaries-
(Compute Service Construction/Joint Venture, Real Estate Brokerage, etc.)
- * Consultant - Chairman of the nation's largest per capita Federal Community Development Grant Program.
- * Consultant to financial institution in structuring and developing secondary mortgage programs to enhance profitability and servicing.

**NEW JERSEY DEPARTMENT OF BANKING
TRENTON, NJ**

10 Years

Began career as a bank examiner **generalist** engaging in a range of analytical activities in evaluating the banking practices and financial soundness of the institutions, thus developing experience and expertise in all levels of management operations and lending. Bank management and asset quality of the institution would then be evaluated in comprehensive reports.

My experience encompasses a wide range of positions in the banking and finance area initially as a regulator and innovator in creating changes in monetary practices within State government that had a Nationwide effect, creating liquidity in long term markets in the early 70s during a period of disintermediation.

There after, as a Chief Executive of several financial institutions, I created innovative marketing tools and operational changes that were leaders in the financial structure of community banking in the United States (introducing checking accounts etc.).

Further, as a consultant to the banking industry, I have been retained in a wide variety of litigation concerning internal and external operations of the banks and financial institutions in addition to the resolution of many matters prior to formal litigation (trials). During my banking career I have presided over institutions that were wealthy branded and whose subsidiaries provided services both internally and externally, thus those providing the liquidity streams and business opportunities to the total institution.

This position encompassed a wide variety of duties and responsibilities and later lead to advancement to a **leadership position in the Department of Banking and Insurance.**

**CHIEF OPERATIONS OFFICER
CARTERET SAVINGS BANK
NEWARK, NEW JERSEY**

4 Years

Responsibility for this billion dollar institution included in the **management and operation** of all the major departments. Included in the responsibilities was the state-wide **branch system, lending and deposits** functions in addition to overall direction of the money market activities. Accomplishments include:

- * Reorganized investment policies to increase overall yield, thus turning around a negative operating pattern within the portfolio. Prepared Cost justification studies to improve quality of the **marketing programs** to enhance image of institution.
- * Analyzed the existing branch system to determine what resources should be applied and in what locations to maximize yield on investments.
- * Led study and subsequently **implemented a new computer system** which was fully on-line, integrating a total central file concept.
- * Presided at credit and loan committee meetings.

**PRESIDENT AND CEO
SAVINGS BANK
POUGHKEEPSIE, NEW YORK**

4 Years

Recruited by the Board of \$500 million thrift institution to take over management and provide leadership, which had been drifted under the previous administration.

- * **Reorganized the lending and investment concepts**, and instituted strategic planning to maximize return on portfolios.
- * Within a two-year period, **decreased expenses** by one third and **increased profitability** by 60%.
- * Instituted a **marketing and public image program** changing the bank into an aggressive, service oriented organization.
- * Revamped all **cash management** techniques.
- * Became the **leader in the industry** by being the first savings organization in the state to offer checking account services to its depositors.

- * **Successfully negotiated** the purchase of a computer service company. Expanded capacity by relocating and upgrading hardware and software. Other financial organizations were then added to a list of clients.
- * Set guide lines, provided direction and over sight to management and personnel operating committees.
- * Introduced a formal personnel program into the organization which significantly **improved morale** and individual productivity.

EDUCATION

SETON HALL UNIVERSITY - B.S.

Major: Accounting/Economics

Minor: English

Seton Hall University School of Law

University of Illinois,

Executive Program for Business Administration

TESTIMONY, PUBLIC APPEARANCES, etc.

Fairleigh Dickinson University

Graduate School Visiting Lecturer

Subject: A Government Supervision of Financial Institutions@

Television Commentator/Host

Business, National and Consumer Affairs Issues

Recent Media Acknowledgments

Foxbusiness.com/ Thestreet.com/ Marketwatch.com

Editor - Norton Notes

Commentary on current Banking/Legal issues.

Rutgers University Lecturer

Subject: A Consumer Services@

New Jersey Dept. of Banking

Authored, New Jersey Mortgage Finance Agency legislation.

New York State - Assembly Committee on Banking

Hearings on interest rates.

CHECK FRAUD - A guide to avoiding losses (editor)

Manual for upgrading personnel in Banks.



BANK DIRECTORS MANUAL-Supervision & Risk
Management, Editor

United Nations- Panelist- Human Security Forum

CURRENT AND FORMER TRADE AFFILIATIONS

The Association of Certified Fraud Examiners

Community Bankers Association of NY (predecessor)
Member, Public Information Committee
Member, Committee on Urban Affairs

Community Bankers of America (predecessor)
Member, Committee in Bank Services

Community Bankers of New Jersey (predecessor)

New Jersey Builders Association

New Jersey Realtors Association

New Jersey Mortgage Bankers Association

Association of Certified Anti-Money Laundering Specialists
(Professional Member) Independent Advising Service

Litigation:

With the evolution of more complex society and the more intricate commercial banking transactions, which lead to misunderstanding, misstatements, etc., we have found a great need for *The Forensic Banker*. Several years ago the organization recognized a major need in the Banking area. Since that time, we have provided the required Banking Expertise to the *Legal Community*. This approach tends to expedite the *case management* of many of the complex issues that have surfaced in the banking community.

The explosive growth of litigation in Banking has created the need for information gathering that renders the traditional techniques of deposition and discovery more efficient.

Currently, our *Forensic Banking Practice* includes:

- Pretrial Preparation, as required.
- Investigations.
- Submission of Banking Expert Testimony.

Each of our associates has a degree in their field of banking expertise, with long term operational experience, and in many cases *Senior Executive Level Backgrounds*.

Our associates will carefully review each element of any conflicting factors of circumstance and thoroughly report and evaluate all relevant issues.

REPORT/CONTENTS (A Partial Listing)

- **Bank Trust Officer and Attorney - estate beneficiaries - conflict of interest**
- **Dispute - Int'l Currency Transfer - Confirmation**
- **Trust Dept. - responsibility dispute electronic verification (Custodial)**
- **Trustees duties and obligations to a Pension Plan (Custodial)**
- **Securitization/Fraudulent Mortgages (Custodial)**
- **Trustee/IRA Distribution Dispute (Custodial)**
- **REMIC - Early Redemption Dispute (Custodial)**
- **False mortgages, false payoffs, false servicing of mortgages (2)**
- **Forged endorsement of checks (3)**
- **Mortgage broker falsified mortgage application (2)**
- **Fraudulent refinance and use of proceeds of delinquent mortgage by the bank**
- **Employee contract dispute**
- **Construction disbursement dispute (2)**
- **Employee embezzled funds by misusing checking account - Secondary lender withdrew funds.**



- **Misrepresentation of refinance on a delinquent mortgage**
- **Forged endorsement of check from proceeds of sale of home**
- **Secondary financing and unauthorized credits at real estate closing**
- **Attorney misappropriated funds, forged client's name - Bank liability (2)**
- **Counterfeit certification of check**
- **Buyers failure to satisfy mortgage contingency on purchase**
- **Alleged violation of Mortgage Banking Act - Criminal (2)**
- **Vacate Sheriff Sale based on misrepresentation (2)**
- **Wrongful Discharge Dispute (Personnel)**
- **Alleged negligence by Mortgage Lender Safe Deposit Box burglary (2)**
- **Sexual Discrimination of critical employee**
- **Appraiser negligence case**
- **Power of Attorney I Checking / Senior Citizen (2)**
- **Attorney - Forgery/Client Settlement**
- **Misuse of Power of Attorney (2)**
- **Bookkeeper misappropriated checks and forged signatures (8)**
- **Endorsement question/misapplication of fund (2)**
- **Employee Fraud/Endorsements (5)**
- **Secretary-forgery and cashing unauthorized client checks Secretary embezzlement**
- **Stolen checks by clerk in legitimate business, cashed by unknown person**
- **Breach of contract; Multiple Commercial Real Estate Loans; Interest Rate Hedge**
- **ATM Fraud (2)**
- **Check forgery/Business Fraud**
- **Mortgage Foreclosure Defense (4)**
- **Bank Lending/Environmental Related Issues**
- **Misdirected Deposit - Bank Liability**
- **Loan/Factoring - Determination legal Malpractice (2)**
- **Forged Counterfeit "Check" Instrument (2)**
- **Nigerian Wire Transfer Irregularities**
- **Mortgage Closing/Foreclosure - Liability**
- **Credit Report - Liability (4)**
- **Conflict of Interest and Conspiracy**
- **Senior Citizen Fraud - Liability**
- **Insurance cancellation due to lack of Premium Payment - Liability**
- **Employee Checking Fraud (8)**
- **Malicious Prosecution Case**
- **International Wire Fraud**
- **Bank Officer Malfeasance/conflict of interest**
- **Bank Liability Office collusion (Ponzi scheme) to defraud of premium payment**
- **Questionable - Suspicious Activity Report Protocols (2)**



LIST OF CLIENTS & COMMENTS

<u>CASE</u>	<u>ATTORNEY</u>	<u>COMMENT</u>
Trico Mortgage Co. v. First Central Mortgage Co. et al	Andora, Palmisano & Geaney New Jersey (1998)	Fraudulent mortgages, false servicing of mortgages
Alisa Re v. Fox Chase Federal Savings Bank	Eastburn & Gray, P.C. Pennsylvania (1998)	Forged endorsement of checks
Henstow v. Remax/Inter- state Mortgage Corp.	Struffalino & Struffalino Massachusetts (1998)	Mortgage broker falsified mortgage application
Schwartz/Walden v. NJ National Bank	Sacharow, Adler, Gold, Taylor & Keyser New Jersey (1998)	MAC machine withdrawals/fraud
Independence State Bank v. Mulhearn	Paul Cecere, Esq. New Jersey (1998)	Fraudulent refinance and use of proceeds of delinquent mortgage by the bank
Monarch Federal Savings Bank v. Great Western Mortgage Co.	Lowenstein, Sandler, Kohl, Fisher & Boylan New Jersey (1998)	Employee contract dispute/Raiding Employees
Ocean View Homes v. United Jersey Bank	Alan J. Taliuaga, Esq. New Jersey (1998)	Construction disbursement dispute
Estate of A. Riggs v. Valley National Bank	Paul Ambrose, Esq. New Jersey (1998)	Bank Trust Officer and Attorney - estate beneficiaries - conflict of interest
Wissel Construction v. Howard Savings (FDIC)	McElroy, Deutsch & Mulvaney New Jersey (1998)	Bank misrepresented mortgage closing/ to get better rate
Interchange State Bank v. United Jersey Bank	Andora, Palmisano & Geaney New Jersey (1998)	Dispute-Int'l Currency Transfer - Confirmation
Plastic Reel Corp. Of America v. Columbia Savings Bank	Christopher Koller, Esq. New Jersey (1998)	Employee embezzled funds by Misusing checking account
Foremost Mortgage v. Fidelity Bank	Alan Wasserman, Esq. FEDERAL (1998)	Secondary lender withdrew funding
Boraski v. Midlantic National Bank	James Kridel, Esq. New Jersey (1998)	Misrepresentation of refinance/ on a delinquent mortgage



<u>CASE</u>	<u>ATTORNEY</u>	<u>COMMENT</u>
Green v. Midlantic National Bank	Franklyn W. Wyman, Esq. New Jersey (1998)	Forged Check Endorsement
Alum Matter/New Jersey Bar Association	Robert Barto, Esq. New Jersey (1998)	Secondary financing and unauthorized credits at real estate closing/ Attorney Malfeasance
New Jersey Lawyers Client Protection Fund v. Corestates Bank	Roger Steffens, Esq. New Jersey (1996/1998)	Attorney misappropriated funds- forged clients name- Bank Liability
Pine Island v. First Union	Paul Cecere New Jersey (1998/1999)	Bank Liability and forgery
City Check Cashing v. Chemical Bank	Gary Cohen, Esq. New Jersey (1998/1999)	Alleged forged certification of check Bank contractual liability
Bui v. Eastern Mortgage	Steve Nguyen, Esq. New Jersey (1998/1999)	Buyers failure to satisfy mortgage contingency on purchase of property
State of NJ v. Tri-State Mortgage/Casey	Richard Beam, Esq. New Jersey (1999)	Alleged violation of Mortgage Banking Act - Criminal
Jet Lag, et al. v. Nat West, et al.	Pecker & Abramson, Esq. New Jersey (1999)	Bookkeeper misappropriated checks and forged signatures
Dept. Of Justice FCU v. Stavish	Caplan & Luber, LLP Pennsylvania (1999)	Vacate Sheriff Sale/ based on misrepresentation of lender
B.V. Township Fire Co. v. Minitola Bank	Tobin Nielson, Esq. New Jersey (1999)	Bookkeeper misappropriated checks and forged signatures
J. Martino v. RTC/Bankers Trust Company, et al.	Pro-Se New Jersey (1999)	Construction loan/foreclosure/ funds, advanced dispute
Morin v. Washington Savings Bank, et al.	Arnold Gerst New Jersey (1999/2000)	Wrongful Discharge Dispute (Personnel)
Intercoastal Mgmt. Corp. v. Violet Lesniak	Fitzgerald New Jersey (1999/2000)	Fraudulent misrepresentation of mortgage disbursements
G.E. Capital v. M. Lewis	Available upon request New Jersey (1999)	Alleged negligence by Mortgage Lender
Gherman v. Bank of New York	Gary Mason New Jersey (1999/2000)	Safe Deposit Box burglary/ Bank liability
Cohen v. On-Bank and Trust Company	Hugo Pfaltz FEDERAL-District Court Newark (1999/2000)	Trust department-authorization dispute Ponzi/Scheme-Bennett Funding



<u>CASE</u>	<u>ATTORNEY</u>	<u>COMMENT</u>
Hackert v. PNC Bank	Wiliz, Williams & Davidson (1998)	Sexual discrimination of clerical employee
F.D.I.C v. J.O. Lasser, Inc.	Edwards & Angell New Jersey (1998)	Appraiser negligence case
Thompson v. 1 st Philadelphia Bank	J. Ullman Pennsylvania (1998)	Power of Attorney/Checking/ Senior Citizen Fraud
Krysiak v. Hanover Insurance	G. Christopher Bally New Jersey (1998)	Attorney- Forgery/Client Settlement
Friaa v. Meridian/Core-states Bank	Duffy & Quinn Pennsylvania (1998)	Safe Deposit Box/ Unauthorized entry
Leibe v. Hibernia National	D.M. Hanhart Louisiana (1998)	Misuse of Power of Attorney/ By attorney
Springfield Twp. v. Mellon Bank et al.	Michael Kristofco Pennsylvania (1998) Wister, Pearlsteine,	Negligence in a "special endorsement" instructions
Staton v. Centura Bank	Available upon request North Carolina (1998)	Power of Attorney misuse/ Bank and attorney negligence
United Companies Lending Corp. v. Baldwin	Frank E. Angelastro New Jersey (1998)	Truth in Lending/Foreclosure Defense
Springfield Township v. PNC Bank	Michael Kristofco Pennsylvania (2000) Wister, Pearlsteine	Endorsement questions/ Misapplication of funds
Catania v. CoreStates	Harry Coleman Pennsylvania (1998/1999)	Returned check-stop payment on check/ False Arrest
Black Tiger Co. v. Summit Bank	Greg Milne New Jersey (1998/1999)	Check forgery by employee
Goldsmam v. Summit Bank et al.	Floyd C. Goldsmam New Jersey (1999)	Secretary-forgery and cashing unauthorized client checks
Minerva v. Midlantic, PNC Bank	Harvey J. Jacob New Jersey (1999)	Secretary-embezzlement
54 th Street Check Cashing v. Eastern Electric Apparatus Repair Co.	Drinker, Biddle & Reath Pennsylvania (1999)	Stolen checks by clerk in legitimate business/ cashed by unknown person
Windell v. Wells Fargo Bank	Samuel Ferdoes California (1999)	ATM Fraud



<u>CASE</u>	<u>ATTORNEY</u>	<u>COMMENT</u>
Nomura Asset Capital Corp. v. Tower Realty/Charleston Tower LLC & Westbury LLC	Haight, Brown & Bonesteel, LLP (C. Ritter) Federal District Ct.-California (1999)	Breach of contract; Multiple Commercial Real Estate Loans; Interest Rate Hedge
Pension Board of Prichard, et al v. Regions Bank	James Newell Alabama (1999)	Trustees duties and obligations to a Pension Plan
Weis v. Waxman	Pearce & Massler New Jersey (1999)	Check forgery/Business fraud
Citiscap v. Walsh Securities	Gibson, Dunn & Cruthcher LLP - (L.Moore, Esq.) New York (1999/2000)	Securitization/Fraudulent Mortgages
U.M. & D.N.J. v. Larson	Katherine Aldridge, Esq. New Jersey (1999)	Mortgage Foreclosure - Defense
Huntington National Bank v. Juanita G. Edens et al.	The Lane Law Firm West Virginia (2000)	Trustee/IRA Distribution Dispute
Koribanics v. PNC Bank	Dines & English New Jersey (2000)	Misdirected Deposit
McEvoy v. Oritani S.B.	Loweinstein and Sandler New Jersey (2000)	Employee Fraud/ Endorsements
A.R.M. Holdings v. Hercules Inc.	Kenneth P. Westreich New Jersey (1999/2000)	Bank Lending & Environmental related issues
Biem vs Hirsh v. Manufacturers/Hanover	William J. Courtney New Jersey (2000)	Loan/Factoring - Fraud
Federal Insurance Co. v. Mellon Bank	John Gulyas Esq.i 973-360-6200 New Jersey (2003)	Forged Counterfeit "Check" Instrument
S. Omeruah v. Citibank	Philip Hudock Esq. Virginia (2000)	Nigerian Wire Transfer Irregularities
Hudson United v. Winograd	Richard Seltzer New Jersey (2000)	Mortgage closing/ foreclosure Alleged Fraud
Toyota Motor Finance v. Leak - Hart	Paul Doherty New Jersey (2000)	Credit Report - Liability
Schuyler Savings Bank v. Perna	Thomas A. Harley New Jersey (2001)	Conflict of Interest and Conspiracy to defraud
Di Palma v. Marmara, Kelly and Shrewsbury Bank	Edward V. Muradonian Esq. New Jersey (2001)	Senior Citizen Fraud - Liability



<u>CASE</u>	<u>ATTORNEY</u>	<u>COMMENT</u>
Elam v. Manhattan Nat'l Life Insurance Co. v. Hudson United Bank	Skadden Arps New Jersey (2001)	Insurance cancellation due to lack of premium payment
Bayer Corp. v. Summit Bank	Eckert, Seaman Federal District Ct Southern New Jersey (2000)	Counterfeit Check – Forgery *
Telesource One Inc. v. First Union Bank v. Morrie Richfield	Raeder and De Respino Pennsylvania (2001)	Employee Checking Fraud
Vicky Dennis v. Espirito Santo Bank	Conroy Sinberg and Gannon Florida (2001)	Malicious Prosecution Case
Nova Hut v. Bankers Trust Co	Ireland Stapleton, Denver Co. (Federal District Court)	International Wire Fraud
Atlantic Technical Services matter	Faust Goetz Schenker & Blee New York (2001)	Employee Embezzlement
D. Moore v. L. Kotler et al.	Stein, Thyne, Lagrotta, Roper & Twardowsky New Jersey (2001)	Legal Malpractice
Providian National v. Otteau Appraisal	Rachael Millstein New Jersey (2001)	Alleged Appraisal Inflation
Mountain Temporary Services	Consulting Aspen Colorado (2001)	Fraudulent Checks (counterfeit)
Switzer v. First Union Bank	Clifford Kuhn New Jersey (2001)	Negligent Lender Liability
Page Mill Assets v. Credit Suisse/First Boston	Charles Jacob Esq. New York (2001)	Evaluation Dispute/REMIC Early Redemption
Kyodo Shipping and Trading v. First Union Bank	Carella, Byrne, Bain, Gilfillan, (G. Troublefield) New Jersey (2001)	Bank Liability - Forged Checking Case
Dyck O'Neal Inc., Banker's Trust Co. v. Anthony Auditore	Certilman, Balin, Adler, Hyman New York (2002)	RESPA, Reg Z Dispute
US (D.O.J.) v. Yacker, Pepsny et al	Jerome Ballaratto, Esq. US District Court - Newark New Jersey (2002)	Conspiracy - Wire Fraud- Mortgage Fraud



<u>CASE</u>	<u>ATTORNEY</u>	<u>COMMENT</u>
Christos Tzaras v. Evergreen International Spot Trading Inc. et al	Kostelanetz & Fink Atty. US Federal Dist. Court - Southern District of New York (2002)	Consulting - fraudulent wire Instructions.
Credit Investors Corp. v. Salomon Smith Barney	Russell Heckler, Esq. New Jersey (2002)	Stock broker - late return item - money market.
Sam Prasad et al v. Sun Trust Bank	Krishnan Chittur, Esq. Federal- Eastern District New York (2002) – "JAMS" Alternate Dispute Resolution (Milton Molen (RET))	Fraud - Ponzi Scheme - Conspiracy-Bank Liability
Citizens Bank and Trust Co. v. Joyce K. Brunert et al.	Neil Fogerty, Esq. Hudson County Legal Services New Jersey (2003)	Foreclosure Defense - Predatory Lending
Schuyler Savings Bank v. E. Gelenitis	Thomas A. Harley, Esq. New Jersey (2003)	Bank President alleged Malfeasance.
China Trust v. Atlantic Steamship	De Orchis & Partners NY Southern Dist. Court of New York (2003)	Admiralty - Bank Due Diligence - Consultation
Greve v. Vanguard Fund et al	Daniel K. Simmons, Esq. New Jersey (2003)	Forgery - Bank Negligence
Option One v. Central Title Agency, et al	Donald T. Okner, Esq. New Jersey (2003)	Fraudulent Mortgage
Breen v. Skylands Community Bank	David Ferman Esq. PLC New Jersey (2003)	Forgery- Stolen Checks
Federal Ins. Co (Subrogee) v. Liberty Bank of New York	Heim, Mc Enroe . (Benjamin Spinelli, Esq.) New Jersey (2003)	Employee Forgery
Bank of New York v. National Funding	Geoffrey Milne, Esq. Connecticut (2003)	Collusion, Mortgagor & Seller to Inflate property value.
Estate of John Barch v. PNC Bank v. Jacklynn Weinstein	Alan R. Zibelman, Esq. Pennsylvania (2003)	Post mortem transactions /Power of Attorney/ Bank Liability
Salgado v. Pulaski Savings Bank	Kent and McBride, PC Pennsylvania (2003)	Fair Credit Reporting Act Violation
Jamaica Furniture v. Citibank	David Sutton, Esq. (516) 294-8797 New York (2003)	Fraud Detection System failure - Employee forgery



<u>CASE</u>	<u>ATTORNEY</u>	<u>COMMENT</u>
Aurora Credit Services v. Liberty West Development	James E. Magleby, Esq. Salt Lake City, Utah (2003)	Consultation on FDIC Policy issues-disposition of assets
US v. Patrick D. Quinlin Sr. (Mortgage Corp. of America)	Federal Public Defender Detroit, Michigan (2003)	Consultation: Alleged investment fraud running to Hundreds of Millions of Dollars
Shrier Brothers v. Harvey Golub et al	Michael J. Stafford, Esq. Federal Dist Court New Jersey (2003)	Stolen Checks, Bank Liability, Fraudulently negotiated
Fike Corp. et al v. Bank of America, Fleet Boston et al	Steven Menaker, Esq. New Jersey - Hudson County (2003)	Suspect Transaction -SAR Failure to report Significant Deposits & Fraud Detection Error-Employee Forgery
Gel Spice v. Hudson United Bank, et al	Becker, Meisel, Esq. (A. Underwood) New Jersey (2003)	Fraudulently Negotiated stolen checks - Bank Liability
Department of Justice v. Henry Young	W.C. (Pat) Paschal - US Federal Dist Ct. Greenville, South Carolina (2003)	Alleged conspiracy, wire fraud
Lukens v. Dunphy Nissan	Christoper Whallon, Esq. Eastern Dist. - Federal Dist. Court, Pennsylvania (2003)	Alleged FCRA violation negligence
Maria Scrivanich v. Glenbrook Life, et al	G.C. Randazzo, Esq. New Jersey (2003)	Unauthorized activity in annuity plan
Monmouth Housing Alliance v. Marlboro Twp.	Ken Biedzynski, Esq. New Jersey (2003)	Alleged market diminution dispute
Mann Contractors Inc. v. American Community Bank	James, Mc Elroy, & Diehl (704)372-9870 (J. Buric Esq.) North Carolina (2004)	Forged Endorsements - Misdirected Deposits
Touchpak v. Chase Manhattan	Jeffrey Schwartz, Esq. New York (2004)	Corporate Officer exceeding authority
Federal Insurance v. Michigan National Bank/Standard Fed.	Katheryn Cushman, Esq. Michigan (2004)	Fictitious payee - third party endorsement
Wells Fargo v. Shannahan	William Riback, Esq. New Jersey (2004)	Foreclosure matter - alleged predatory lending.



<u>CASE</u>	<u>ATTORNEY</u>	<u>COMMENT</u>
Anthem Worldwide Lines v. Summit/Fleet Bank	Available on request US District Court (2004)	Bank "tying of products" allegation
Gillette v. Amboy National Bank	Timothy Hinlicky, Esq. New Jersey (2003/2004)	Bank/lender obligation to developer
Certified Data Products v. Fleet National Bank et al.	Levy Ehrlich & Petriello John Petriello Esq New Jersey (2004/2006)	Fraudulent endorsement/ bank procedural violations
Empire Financial v. Bank of NY.	Joseph Maccrri Delaware (2004)	Bank Liability/ Unauthorized Use of Proprietary Material
Certain Underwriters v. Independence Community Bank	Richard Greenstein New Jersey (2004/2005)	Alleged forged checks paid by Depository Bank
Liberte Capital Group, LLC, et al v. James A. Capwill, et al	Sullivan & Sullivan US Dist Ct. ND Ohio (2004/2005)	Negligence "Viatical escrow account" maintenance
Yellow Sky Ventures, LLC v. North Star Investment Group, Inc. et al	Rumberger, Kirk & Caldwell US Federal District Court South. District New York (2005)	Contractual dispute- recovery of interest fee on leased funds (International- S.W.I.F.T)
Intermed Oncology v. Citibank, FSB	Connolly, Elk & Williams (V. Mancini, Esq.) Illinois (2005)	Employee Embezzlement- Forged Checks-Negligence
Magnolia Beef Company v. Diggs and Wachovia Bank	Indik & McNamara, P.C. (M. Indik, Esq.) New Jersey (2005)	Employee forgery and conversion
Bruce Wong v. First Union Bank	Daniel Levin, Esq. & Christopher Hayes, Esq. Pennsylvania (2005)	Class Action "Unbranded" ATM machines
Phoenix Air Services v. First Bank of Aurora (First Bank)	Charles Crosse, Esq. Colorado (2005)	Bank Negligence- Account Opening
Seaboard Surety Co. v. Nova Bank	Michael Kristofco, Esq. Pennsylvania (2005)	Checking Endorsement Warrantee
McGonigal v. PNC Bank-Fidelity National Title INS.	Joel Garber, Esq. New Jersey (2005)	Misapplication of loan closing proceeds



<u>CASE</u>	<u>ATTORNEY</u>	<u>COMMENT</u>
Pamrapo Savings Bank v. ABJ Realty	Lowenstein & Sandler New Jersey (2006)	Defense of foreclosure-Payment dispute
AVA Acupuncture PC v. JP Morgan Chase Bank	Julia Paskaloff, Esq. New York (2006)	Intercepted checks-Endorsements Forged
Johnson v. Fleet Bank (Bank of America)	Howard H. Simms, Esq. New Jersey (2006)	Phishing Fraud Bank Liability
Commerce Bancorp, et al. v. Continental Insurance Co.	James M. Andriola Esq. Fed Dist Ct. Camden, New Jersey (2006)	Surety Bond Dispute-Asset Based Lending
Morris v. Equifax	John Soumilas, Esq. Federal Dist Ct. Phil. Pennsylvania (2006)	Stolen Identity-FCRA Claim
Wachovia v. Sound Imaging	Mark Thompson, Esq. New Jersey (2006)	Forged Documents-Loan Guarantee
MSI Claims v. Independence Community Bank	Mound, Cotton, Wollan & Greengrass 212-804-4200 (John Quint, Esq.) Supreme Court of New York (2006)	Misdirected Checks- Bank Liability-Endorsements
The Estate of Kenneth Englishman v. Shulman v. Summit/Fleet	Theodore Hilke, Esq. New Jersey (2006)	Attorney malpractice defense
Bridgeport Fire Litigation/ Royal Bank	Post and Schell (J. McNulty, Esq.) Pennsylvania (2006)	Bank Liability- Limit on Lending Terms
Coronation Sheet Metal v. Kullman Industries v. Interchange Bank	Nord & Demajo (M. Stafford, Esq.) New Jersey (2007)	Bank Liability- Bankruptcy Liquidation- "Constructive Trust" U.S. Government/ State Depart.
G. Cipa v. Fox Chase Bank	Mellon, Webster & Shelly (T. Donnelly, Esq.) Pennsylvania (2007)	<u>Contractual Disagreement</u> <u>(Executive Termination)</u>
Conlon v. Wells Fargo	Pearce & Fleisig (R. Pearce, Esq.) New Jersey (2007)	Back office negligence- Credit Reporting Error



<u>CASE</u>	<u>ATTORNEY</u>	<u>COMMENT</u>
Mifflin County, et al. v. McKonly Asbury et al v. Juniata Bank	McNees Wallace & Nurick, LLC (K. Giurintano, Esq.) Pennsylvania (2007)	Government Official Embezzlement undetected by Auditors- Bank third party
Triester v. PNC Bank	Hall, Lamb and Hall, P.A. (A. Hall, Esq.) Florida (2007)	Bank Liability/ Servicing, Third Party Brokerage- Checking Account/Forgery
The Wilsons, et al. v. GE Commercial Insurance, et al.	Norris McLaughlin & Marcus, P.A. (A. Galer, Esq.) New Jersey (2007)	Mortgage Banking Servicing Liability Issues (Insurance)
Knight v. Nuddleman	Francis and Mailman (G. Baskerville, Esq.) New Jersey (2008)	Reporting Error- Credit Denial
Pass Sklar v. Union Planters/ Regions Bank	Hall, Lamb and Hall, P.A. (A. Lamb, Esq.) Florida (2008)	Office Manager Fraud/ Forgery/ Misdirected Deposits
U.S.A. v. Philip Rechnitzer et al.	US Federal District Court Northern District NY (G. Baird, Esq.) New York (2008)	Alleged Conspiracy on Prepaid Fee for Major International Loan Fraud
Adam's Enterprises v. Sovereign Bank	Olenn & Penza (M. DeMagistris, Esq.) Massachusetts (2008)	ATM- Depository Procedures
Estate of Michael v. Thomas, et al.	De Marrais & Schandler (M. De Marrais, Esq.) New Jersey (2008)	Elderly Financial Abuse
VIP Mortgage v. Sovereign & Bank of America	Bradford Eliot Keene, PC (A. Teixeira, Esq.) Massachusetts (2008)	Corporate Identity Theft by trusted officer of corporation
Claudy v. Wachovia Bank, NA, and Deluxe Financial Services Corp.	Ferrara, Turitz, Harraka & Goldberg (D. Harraka, Esq.) New Jersey (2008)	Identity Theft- Alleged Bank Negligence



<u>CASE</u>	<u>ATTORNEY</u>	<u>COMMENT</u>
Yardville National Bank v. Hickory Corners LLC	Avolio & Hanlon, PC (P. Sheehan, Esq.) New Jersey (2009)	Commercial Property Foreclosure Problems/ Defense. Plaintiff Bank Liability Issues
Pro Mach Industries v. National City Bank	Roetzel & Andress (J. Casto, Esq.) Ohio 2009	Commercial reasonableness- Security measures by bank- Use Of ACH- Electronic banking transactions
US Bank National Association v. Podes, et al.	Nagel Rice, LLP (D. Sammons, Esq.) New Jersey (2009)	Breach of obligation of Trustee Bank to bondholders prior to default.
Joseph Ventresca/ Veneesa Construction Company Inc. v. Commerce Bank	Polino & Pinto, PC (J. Pinto, Esq.) New Jersey (2009)	Embezzlement- Unauthorized checks Issue
Poddar et al v. State Bank of India	Sharma & DeYoung LLP (N. DeYoung, Esq.) NY Fed. Southern Dist. (2009)	Class action- bank warrants/ Availability of funds
300 Broadway Health Care v. Wachovia/ PNC/ Commerce Bank	Frederick Biehl, Esq. New Jersey (2009)	Internal Fraud and Forgery Bank Liability
Ki Jun Sung v. Navy FCU	David Chung, Esq. District of Columbia (2009)	Violation of HELOC – Termination



CASE

ATTORNEY

COMMENT

